

CONCORDIA UNIVERSITY

BOARD OF GOVERNORS

CONCORDIA EMPLOYEE BENEFITS COMMITTEE

Minutes of the Meeting held November 8, 1983

Present: Chairman, Mr. G. Fisher, Prof. L. Bessner, Ms. A. Kerby,  
Dr. H. Ladd, Prof. G. Martin, Ms. S. O'Reilly, Mr. B. Smart,  
Mr. M. Hamilton and Mr. L. Dixon of William M. Mercer Ltd.,  
Ms. L. Gardham and Miss D. Johnson

Regrets: Mr. M. Bourgault and Dr. J. Daniel

Approval of the Minutes - October 25, 1983

The Chairman asked if there were any errors or omissions in the minutes of the meeting held October 25, 1983. Prof. Bessner proposed a motion for approval of the minutes, Mr. Smart seconded and the motion was carried.

Revised Signing Authority

Miss Johnson advised committee that the former resolution included Mr. Waters and Prof. Ripstein; Mr. Smart and Prof. Bessner have now been asked to act. A motion for approval of the revised resolution was proposed by Prof. Martin, seconded by Ms. Kerby and unanimously carried.

Pre-Retirement Counselling

Miss O'Reilly advised committee that the University Training Officer, Dianna Sofios, has recommended that an advisory committee be struck to determine the specific needs of potential participants in a Pre-Retirement Planning programme. Two members of our academic community have been mentioned, Larry Boyle and Jack Goldner. We are seeking some guidance from this committee as to the approach you think should be taken.

Prof. Bessner noted that we have various representative bodies in the University community and it might be appropriate to get feedback from them. Ms. Kerby asked if we could get some statistics on how many people would be interested in this type of programme. In practice we have to have some idea of the numbers we will be dealing with.

Mr. Smart noted that this committee should encourage Human Resources to consider such a programme but should not get into the detailed management of it; the mandate of the committee is much narrower. The Director of Human Resources should be encouraged to pursue the matter with an advisory group, this approach would satisfy the non-academic constituency.

The Chairman agreed that this is quite properly within the responsibility of Human Resources and this committee would be interested to know what is being done.

#### Ex-Gratia Pension - Marie Claire Hamelin

Miss O'Reilly explained that Mrs. Hamelin had been receiving an ex-gratia allowance from the University. The original commitment was made for five (5) years and has come up for review. When the dossier was researched it was discovered that if the payment was not made by Concordia Mrs. Hamelin's social welfare would be increased to compensate for the loss. In fact Mrs. Hamelin's income from social welfare has been increased to compensate for the loss of income from the University. The issue was that she not be deprived because of our action and we have received confirmation from Mrs. Hamelin that her social welfare benefits have indeed been increased to compensate for the full amount of the former Concordia allowance.

Some discussion ensued regarding University financial support and individual means. The Chairman noted that the board had asked this committee to ensure that Mrs. Hamelin had not suffered financially. This having been done we can now report back to the Board on this specific case.

#### Regularly Scheduled Meetings - 1984

Miss Johnson advised committee that the second Friday of the month appears to be the most appropriate meeting date for the majority of the members. This is now confirmed as the day for our regularly scheduled meetings. Should any member foresee a conflict please advise me as soon as possible.

#### Dental Care - A Proposal & Review

Mr. Liam Dixon of Mercers reviewed the proposal which had been prepared for Concordia. The full text of the presentation is included in the official minutes as Appendix A.

Some important points raised were the following:

- If employees receive a pay increase the government skims some off the top. If an employer funds a dental plan nothing is taken by the government.
- Full participation (100%) is an essential element when launching a dental care plan.
- Where cost is a limiting factor it is better to put in a good solid basic program than a broad reaching plan which has all kinds of deductibles and only covers a little bit of everything.
- A solid basic plan can be improved in the future by adding modules covering minor restorative, major restorative and orthodontia.

- The Chairman noted that this looks like an attractive benefit and as such the committee should ask the administration to collect the data necessary for further review.

Dr. Ladd noted that a dental care plan is currently being considered in the faculty negotiations. The Chairman pointed out that this type of plan is a factor of the overall compensation package and we can make the administration aware of the preferences of the community.

Susan O'Reilly noted that a dental care plan is not a matter of negotiation; the benefits plans are University - wide. Mr. Smart added that the staff association polled some of the members and one of the most frequent items referred to was a dental plan. What isn't clear is whether a non-taxable benefit is worth more than straight remuneration.

Ms. Kerby pointed out that we should review some figures in order to ascertain who will pay and where the money will come from. Prof. Martin pointed out that the benefits component is to a certain extent part of the compensation package. The result would be a lower increase in salaries.

Prof. Bessner asked if this means the cost of the package comes from employees pockets? The Chairman responded that with a dental package the benefits are two-fold, both non-taxable and removing the uncertainties of dental costs. The question is what would committee like to do with regards to the proposal? I would suggest that we ask the Vice-Rector Admin. & Finance to transmit the document to other officials in the University for discussion purposes. Perhaps we should get additional copies to show to people involved in your associations to generate more comment on it.

Mr. Dixon added a note of caution. If a plan won't be put into effect until a year from now rumours will be started and this may lead to a claims bulge in the first year that otherwise might not be there.

The Chairman commented that the gestation period in the University for this kind of thing is usually about twelve months.

Mr. Dixon noted that unit rates will increase if there is less than 90% participation. Prof. Martin remarked that it should be a universal plan covering all employees to obtain the best premium rates.

The Chairman requested that we begin to gather feedback from the various constituencies.

#### Revised Pension Plan Document

Mr. Hamilton noted that since the hour is late it is suggested that the draft document be distributed for review by committee members. The amendments are indicated by black lines in the margin.

Prof. Martin added that many of the changes have been enforced by legislation and members should review the document first and come back to the meeting to discuss questions.

Ms. Kerby asked if past service is on the agenda for the next meeting. Prof. Bessner added that Survivors Benefits was also to be on the agenda.

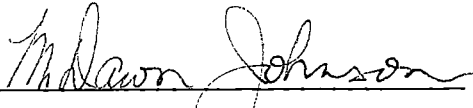
The Chairman agreed that these items be included in the next agenda but noted that we also had to review material from Beutel Goodman on real estate.

Prof. Bessner asked if the administration could advise committee what kind of extra payments have been made to the pension plan.

Mr. Hamilton noted that the University has by choice paid more than the minimum actuarial requirements. Do you want the actual versus the required? Prof. Bessner replied that this was what was required.

The meeting adjourned at 2:10 p.m.

Respectfully submitted,

  
\_\_\_\_\_  
M. Dawn Johnson, Secretary

Special thanks to recording secretary Libby Gardham.